

Certificate Number: 11760-PAE-DE-033955521

Bankruptcy Case Number: 19-16298



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 15, 2020, at 8:33 o'clock AM PST, Lauren Herring completed a course on personal financial management given by internet by 123 Debtor.com, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 15, 2020 By: /s/Jennifer L Walter

Name: Jennifer L Walter

Title: Teacher